

**PHELAN HALLINAN DIAMOND &  
JONES, LLP**

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REPRESENTING LENDERS IN  
Pennsylvania

2/19/2019

BRAD J. SADEK, ESQUIRE  
SADEK AND COOPER  
1315 WALNUT STREET  
SUITE 502  
PHILADELPHIA, PA 19107

**SENT VIA REGULAR MAIL AND Email: brad@sadeklaw.com**

**RE: SARA JANE RICE**  
**Bankruptcy No.: 16-14650-elf**

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on December 4, 2017.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of October 2018 through February 2019 in the amount of \$561.05. In order to cure this default, it will be necessary for your client to remit \$2,805.25, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter. Acceptance of partial payments will not constitute a waiver of Wells Fargo rights to pursue the default in the event the partial payments are not enough to cure the entire default.

**Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103, ATTN: Bankruptcy Department and made payable to WELLS FARGO BANK, N.A. (FORT MILL, SC).**

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Department  
Phelan Hallinan Diamond & Jones, LLP

cc: SARA JANE RICE  
WILLIAM C MILLER, ESQUIRE (TRUSTEE)  
UNITED STATES TRUSTEE  
WELLS FARGO BANK, N.A. (FORT MILL, SC)  
ATTENTION: BANKRUPTCY DEPARTMENT  
ACCOUNT NO.: \*\*\*\*\*6653

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY